

# The Pensacola Journal

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PENSACOLA, FLORIDA, FRIDAY MORNING, MAY 28, 1909.

## THE LOAN SHARKS IN OTHER STATES

Wage Earners Rejoice.

Wage earners today are rejoicing over the signing by Governor Draper of the Hilton-Warren anti-loan bill which was framed with the aim of regulating the assignment of wages to usurers. The bill puts an end to the legal assignment of wages for a loan of less than \$200.

It is said that the making of this bill a law will have the effect of closing a number of the most undesirable branches of the money lending business, and will benefit a large class of mechanics and laborers and their families who have been the principal sufferers under the law that permitted the assignment of wages for small debts.

Some time ago a law was passed which permitted no assignment of wages without the signature of the borrower's wife. This was found ineffective, however, as the borrower would usually find some way of obtaining the signature.

It is for this reason that the new law has been passed. It is thought that it will be effective where others have hitherto failed.—Christian Science Monitor of Boston.

A Loan Shark's Discomfiture.

It was demonstrated in the Monroe county court one day this week that the term "loan shark" is not too severe to be applied to some of the concerns that make a business of loaning comparatively small sums to persons who are driven by force of circumstances to seek temporary financial assistance.

The Johnson, who conducts a money-lending business, had sued a Mrs. Mary E. Fay for \$118 which

sum, he alleged, was due him for the principal of a promissory note for \$100, and interest thereon.

When the case came to trial, these facts were disclosed: In October, 1904, Mrs. Fay had gone to Johnson to borrow some money. He got her to sign a note for \$100, and gave her ninety dollars. Thereafter, every three months, Mrs. Fay paid Johnson eight or ten dollars and had the note renewed. She understood that the payments which she made were for interest.

The last renewal of the note was made on January 2, 1908. At that time Mrs. Fay's quarterly payments amounted to \$118. Yet Johnson held her note for the original \$100. Probably acting under advice, Mrs. Fay made no further payments, and recently Johnson brought suit.

The jury took the view that the ten dollars discount on the original note was sufficient interest on the ninety dollars which Mrs. Fay had received, for the time during which she had had the use of that sum, or part of it; that the quarterly payments were to be regarded as applicable to the principal, and that therefore the plaintiff not only had no claim against her, but owed her the eighteen dollars which she had paid in excess of the amount of the note, and interest thereon amounting to a dollar and a half. So it returned a verdict adjudging Johnson indebted to her for \$19.50.

It appears from this that no special legislation is necessary to suppress the practice of some of the loan concerns of extorting usurious interest. The law against usury is sufficient, and needs only to be invoked.—Albany (N. Y.) Journal.

## BEAR BRAND FEMALE REMEDY

THE KEY TO GOOD HEALTH

The Lewis Bear Drug Co., Wholesale Druggists and Manufacturing Chemists, Pensacola, Fla.

P. O. BOX 273.

## Rails—All Sections

IF YOU ARE BETTERING YOUR LOGGING ROAD with new material consult with us, or if you have any old rails, scrap iron, or metal which you desire to dispose of, advise with us; we buy and sell outright, and if interested will have our representative call on you.

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**DEATH TO THE HOUSEFLY!**

All hail the Mississippi!

No earthquake shocks in Florida—lid's down too tight.

The mayor's message makes interesting reading for progressive Pensacolans.

The thermometer is taking on new interest these days—but shows a lack of principle.

Jordan is now mayor over the Jacksonville and it's the strenuous life for him all right.

When they talk about tea being an infant industry we suppose the catnip variety is alluded to.

Who says cactaceae can beat the Florida state senate when it settles down to hard work?

Better luck next time; but the Memphis golf cup came very near landing in Pensacola this.

Did the late financial earthquake have anything to do with this so-called tidal wave of morality?

Uncle Sam's big battleship did not leave hope behind although she lost an anchor in the bed of the Father of Waters.

Sugar is a sweet subject but seven hours of it cloyed the democratic senators who finally grew sick over McNary's vagaries.

King Edward must have earned a few much needed pounds sterling when his horse, Minoru, won the derby Wednesday. There's life in the old "wrecks" yet.

Looks as though Senator McNary, of Louisiana, would make a pretty good G. O. P. stalwart if he had the moral courage to come out in the open and join the boys.

Hope those forty-four bills passed to third reading by the senate Wednesday were not the third figure in the fatal sequence whose two first terms are four and eleven.

**Mayor Goodman's Annual Message.**

The annual message of Mayor C. C. Goodman, published in yesterday's Journal, was a commendable document from start to finish and contained recommendations which the incoming administration would do well to carry out. For Mr. Goodman has evidently made an earnest study of present conditions in Pensacola and the city's requirements which makes what he says of peculiar force and value.

The special recommendations that the sewerage system be extended with a special view to draining the Butcher Pen pond and that the paving work be pushed rapidly and continuously, and in such a way as to bear as lightly as possible upon the taxpayers will meet with general approval. Nor is the mayor's suggestion that a special operator be employed under the direction of the city electrician to give attention to the fire and police alarm systems to be regarded otherwise than as a good one in order to perfect the systems and raise them to their fullest value for the protection of the lives and property of our citizens.

The people of our growing city will also have to meet the question of increased expenditures for police protection and sanitation. It is true that during the past year Pensacola bears fair comparison with any city in the country with respect to criminal statistics and that a marked improvement is shown in health conditions and decrease of the death rate by comparison with the year preceding. Nevertheless, it stands to reason that both the police and health boards, in order to keep pace with community growth and at the same time maintain their standard of efficiency, will necessarily require a greater number of employees and enlarged facilities which will compel an increased expenditure of money.

"Our city is one of the healthiest cities in the United States," says the mayor, "and there is no reason why it should not become the healthiest with our natural drainage; and as the sanitary sewer system is now completed the property owners should be compelled to connect with the same as rapidly as it is possible for the work to be done. This itself will greatly reduce the breeding of flies, which are the most common carriers of infectious and contagious diseases."

The Journal is pleased to give emphasis to the above; for it is of the utmost importance, from a standpoint of health, that these sewer connections be made, and the accumulation of superficial filth be entirely done away with. The enforcement of this recommendation should be given immediate attention—for the health of a city should be the very first consideration of its officers.

The people of Pensacola have just cause for gratification in the result of the operation of the municipally owned water works which shows a fair profit over all expenses—expenses which have included even such items as reduction of plant value through wear and tear, interest on bonds, taxes, in fact every cost which enters into financial statements as made out for the information and guidance of ordinary business concerns. As stated in the report "this is the proper way to run a municipal plant of any kind, and I know of no other city that charges the municipal plant with taxes, interest, sinking fund and depreciation," which is unquestionably the only proper course if the truth is to be arrived at."

Mr. Goodman will retire from office with a clean record for honest service to the people and a constant endeavor to promote the advance of the city toward a higher plane of beauty, civic pride, financial strength and morality.

That is a funny notion of Sheriff Shipp's counsel: to ask the president

to pardon men convicted of contempt toward the United States supreme court. Taft would have to feed on something besides possum to build up the requisite nerve.

And the proposed new primary bill went the way of all the earth.—Havana News.

Thought the curve was more parabolic than elliptical.

Query: What do the women do with their rats when they go in bathing?—Tampa Tribune.

If it's in the Hillsborough the cats get them, to be sure.

The L. & N. Railroad Company has finally begun the repair of Tarragona street by dumping a few loads of chert in some of the holes which exist on that thoroughfare. We would suggest that the board of public works inspect the street and determine whether or not these temporary repairs constitute a full compliance with the company's franchise obligations.

Newspapers published in the orange growing section of the state should be careful not to let the compositor setting up that favorite heading, "Spraying for the white fly," omit the "S"; for just because the growers are engaged in producing such a sweet and delectable fruit is no guaranty that they are not capable of using a club on an obnoxious editor.

In holding back from the arbitration of the Bremen's strike offered by Governor Smith, the Georgia railroad is assuming a responsibility of great significance. Dispatches indicate clearly that the section of the state traversed by the road is deeply interested in the situation and the people therein would express their feeling in a forceful fashion should they be given cause to do so. Good policy, to say nothing of the moral side of the situation, requires that Manager Scott accede to the governor's suggestion without delay—before conditions become critical.

## WOMEN

Because of their inborn sense of things beautiful are greatly interested in the graceful lines and curves of the \$3 and \$3.50 Oxfords and Ankle Strap Street Pumps—all leathers.

Our \$4 Men's Summer Oxfords are winning a high place in the estimation of men who want comfort and style combined.

## Boston Shoe Store

FASHIONABLE FOOT FITTERS. THIRTEEN YEARS AT IT!

117 S. Palafox St., Pensacola.

the K. of P. order. Mr. Endel is a very prominent Knight and Mason.

Dr. R. Thames made a professional trip to Tallahassee yesterday.

Messrs. McKill and K. D. Padrick attended church at Coon Hill Sunday.

## No American Should Miss This Trip

And the chance to see and hear about the most wonderful region of America. Visit the great

## Alaska-Yukon-Pacific Exposition

Open June 1 to October 16—and the Portland Rose Festival—June 7-12. See the wonderful Pacific Northwest Country—with a trip to Alaska. Stop at Yellowstone Park—you travel direct to Yellowstone Station—on the Park Boundary.

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The Direct Route to the Park.

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IT WOULD PROBABLY BE SUFFICIENT PUNISHMENT FOR THOSE RESPONSIBLE TO COMPEL THEM TO SIT BESIDE THE CITY'S FLY BREEDING HOT BED AND COUNT THE NUMBER OF THE FILTHY INSECTS BORN EACH DAY.

As the days go on we learn to agree more fully with our country contemporary: Women should not be allowed to vote until they learn to modify their headgear. No woman can have a level head so long as she affects one of these dish pan monstrosities.

The Progress and Prosperity edition of the Jacksonville Times-Union was everything we expected in point of high literary merit, ample publication of the growth and industries of Jacksonville and Duval county and excellence of skill in mechanical production.

The moral anatomy of Rudolph Spreckles now on exhibition in the full limelight does not show up so entirely without blemish as one has been led to believe it. In fact there aren't any speckles on this Spreckles, aren't there? Or are they just freckles, due to exposure?

It remains to be seen whether the terrible labors of the Illinois legislature extending over nearly five months which resulted in the election of William Lorimer as United States senator have produced a lion or a mouse—a roarer of the Tillman type or a rodent of the Lodge variety. Of the two, the former kind are the least harmful. When the lion strikes it is what the French call an fait accompli; the corpse can be kicked out of the way and a new order of things can be established; but the Lord defend us and our best garments from the persistent moling and gnawing of the secretive mouse.

## Special, Saturday Only—Decorated German China Cups and Saucers, 10c. Pensacola Crockery Company.

JAY.

Special to The Journal.

Jay, May 27.—Rev. B. F. Brooks filled his regular appointment here Sunday. He preached a most excellent sermon from the subject: "Child Growing." His text was: "Train Up a Child in the way he should go; and when he is old he will not depart from it." Proverbs 22:6. The church was filled to the uttermost while several were left standing on the outside.

Jay is soon to have a bank and then it will be no fish story about Jay leading while other places follow.

Hon. Marcus Endel, of Jacksonville, is spending a few days in Jay in the interest of the insurance feature of

NIP IT IN THE BUD.

First Appearance of Dandruff a Forerunner of Future Baldness.

That such is the case has been conclusively proven by scientific research. Prof. Unna, the noted European skin specialist, declares that dandruff is the burrowed-up cuticle of the scalp, caused by parasites destroying the vitality in the hair bulb. The hair becomes lifeless, and, in time, falls out. This can be prevented.

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One dollar bottles guaranteed. W. A. D'Alemberte, special agent.

## MARKET REPORT.

PENSACOLA COTTON MARKET.

The following report is furnished daily for The Journal by Marks & Gayle, F. O. B. Cotton merchants, Pensacola, Fla.:

Strict low middling .....	10-13
Middling .....	10-12
Good middling .....	10-11
Good low middling .....	10-12

NAVAL STORES.

Savannah, Ga., May 27.—The following are the navy stores quotations at the close of the market to-day:

WW .....	5 30
VG .....	5 25
N .....	5 15
M .....	4 95
K .....	4 85
H .....	4 60
G .....	3 65 to 3 80
B .....	3 45 to 3 75
D .....	3 25 to 3 30
E .....	2 75 to 2 95

Spirits turpentine, 35c.

Markets, firm.

THE TIMBER MARKET.

The timber market remains unchanged from last week. The advance holds good and sales during the week were upon the basis of last week's quotations. Receipts were light when compared with last week. The demand remains quite firm, and prices are as follows:

Averages of 35 feet and up on 21c; basis: 30 to 32 feet at 20c; 21c; 17c; 35c to 32 feet at 20c; 21c; 17c.

By Associated Press.

New York, May 27.—There were more stocks which sold at unchanged prices from last night at the opening to-day than those that advanced or declined. The changes were small and mixed. Erie rose 3-8 and the first pfd 1.

Strength in the Gould group awakened slight response in the general list. St. Louis Southwestern pfd. was marked up 1-4. Wabash pfd. and Reading 1-4. American Car pfd., Erie and General Electric 1-8. St. Louis and San Francisco second pfd. declined 1-8.

Buying orders became more numerous, but there was no demand of consequence for the leading stocks outside of Reading, which rose 1-8. Some of the railroad equipment stocks were in demand and a few of the low-priced stocks also showed decided firmness. National Lead pfd. advanced 1-4. Delaware and Hudson 1-2 and Wabash pfd. Western Maryland and American Car 1-8. National Railways of Mexico first declined 1-4.

COTTON.

New York, May 27.—The cotton market

opened steady at an advance of 3 to 8 points in response to better cables than expected and continued gains in the central belt, but soon eased off under realizing to about last night's figures. There seemed to be sufficient demand at this level to absorb offerings and the market later ruled steadier with prices 2 or 3 points up from the lowest. It was estimated that about 50,000 bales additional were tendered on May contracts, which sold off from 11.30 to 11.15 and rallied to 11.25.

The market was quiet in the forenoon, with the active months ruling about unchanged. Business seemed to be largely in the way of covering up for the holidays, as all three of the large markets will be closed from Friday night until Tuesday morning and Liverpool will remain closed until next Wednesday.

Spots were quiet; middling uplands, 11.65; middling gulf, 11.80.

Estimated receipts at the ports to-day: 12,000 bales against 10,874 last week and 8,867 last year. For the week, 55,000 bales against 58,851 last week and 54,585 last year. To-day's receipts at New Orleans, 1,570 bales against 3,578 last year, and at Houston, 2,495 bales against 1,296 last year.

Spot cotton quiet, 25 points lower; middling uplands, 11.40; middling gulf, 11.55; 6,700 bales.

GRAIN AND PROVISIONS.

Chicago, May 27.—Wheat was irregular during the early trading to-day. May delivery being strong and the more distant deliveries inclined to be weak. Shorts were again fairly active bidders for the May option, but the deferred futures were under considerable selling pressure, owing to generally favorable weather conditions for the new crop in this country. The market, however, was dominated to a great extent by the congestion existing in the May delivery.

Prices at the opening were 1-8@1-4c lower to 5-8c higher. May being at \$1.32 2-4 to 7-8 and July at \$1.17 3-8 to 2-4. Later May advanced to \$1.35 but July sold off to \$1.17.

Local receipts of corn were again liberal and as a result prices declined materially early in the day. Selling was general and was led by prominent commission houses. Support was poor. May opened unchanged to 3-8c lower at 74 7-8 to 75 1-8 and sold off to 74 3-4. July, which opened 1-8@1-4c to 1-4@1-8c lower at 70 1-8 to 1-4, declined to 69 7-8.

During the last half of the day the market slumped severely, especially for May, which was affected by a demoralized market for the cash grain and broke to 72 7-8. July declined to 69 1-4. The close was weak, with May off 2 1-4 at 73. July was 1-8c lower at 69 1-4@73.

Oats were weak on liberal realizing sales, based on increasing stocks, a slow cash demand and favorable weather conditions for the new crop. July was especially weak and sold off to 53 3-4@78c after opening 3-8 to 55c lower at 54 to 1-4c.

Provisions were quiet and steady. Prices at the start were 2 1-2c higher to 3c lower.

The market was heavy nearly all day and prices declined still further. May sold off to \$1.31 5-8 and July to \$1.15 1-4.

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Mosquito Bars, put up.....\$1.25 to \$6.50

Ice Boxes and Refrigerators.....\$6.00 to \$37.50

## MARSTON & QUINA

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after the latter had touched \$1.18 The close was dull and weak, with May off 1-4c at \$1.32, and July down 7-8c at \$1.16 1-2@5-8.

Cash—Wheat, 2 red, 1-8@1.53; No. 3 red, 1-8@1.50; No. 2 hard, 1-8@1.40; No. 3 hard, 1-8@1.35; No. 1 northern, 1-8@1.35; No. 2 northern, 1-8@1.32; No. 3 spring, 1-8@1.32.

Corn—No. 2, 74 3-4; No. 2, white, 74 1-2; No. 3, yellow, 74 3-4; No. 2, 73 1-2; No. 3, yellow, 73 3-4; No. 4, 72 1-2.

Oats—No. 2, white, 69 1-2@3-4; No. 3, white, 57 1-2; No. 4, white, 57 3-8.

Close—Wheat, May, 1-32; July, 1-16 1-2@5-8; September, 1-16 7-8@1.09; December, 1-16 7-8.

Corn—May, 73; July, 69 1-2@3-4; September, 67 1-4; December, 57 3-8.

Oats—May, 59 5-8; July, 53 1-8; September, 44 1-8; December, 44 1-2.

Pork—May, 13 7-8; July, 13 7-8; September, 13 3-4; October, 13 3-4.

Lard—May, 10 3-4; July, 10 3-4; September, 10 3-4; October, 10 3-4.

Ribs—May, 10 3-4; July, 10 3-4; September, 10 3-4; October, 10 3-4.

Hay—Cleveland, May, 35 3-4.

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